

Interview Summary	Application No. 09/498,789	Applicant(s) Ramachandran et al.
	Examiner Cuong H. Nguyen	Group Art Unit 3625

All participants (applicant, applicant's representative, PTO personnel):

(1) Cuong H. Nguyen (3) _____
 (2) Mr. Daniel D. Wasil (Reg. # 45,303) (4) _____

Date of Interview Jul 11, 2003

Type: a) Telephonic b) Video Conference
 c) Personal [copy is given to 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No. If yes, brief description:

Claim(s) discussed: 1, 14, 18, and 25-32

Identification of prior art discussed:

None

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

The applicant's representative points out in these claims the distinguish feature of an ATM serving multiple merchants.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.